A STUDY ON THE GENDER ALLOCATION OF THE HOUSEHOLD RESOURCES AMONG THE EMPLOYED MARRIED COUPLES IN GOA

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Abstract: Gender equality is one of the most sought-after problems of the 21st century. Right from the incidence of a settled social life and family relationships, the idea of gender began to shape. Even in the 21st century, women only find a second-grade role in the society. It is true that the roles of women are growing the public arenas of life. But, within the four walls of household, the roles of women still remain more or less the same as it was two centuries back. Inside the house, the identity and the individuality of women are not yet accepted. The study aims to understand how the key household resources are shared among the husband and wife in a family.

Index Terms: Gender Economics, Gender Gap, Gender Allocation of Household resources, Freedom, Bargaining power.

GENDER IN SOCIETY
Gender is a social construction. The socio-culturally defined characteristics, aptitudes, abilities, desires, personality traits, roles, responsibilities and the structured behavioral patterns of each gender contribute to the social inequalities. Gender differences are man-made and they get legitimized in a patriarchal society through several ideologies, social practices and institutions such as family, religion, caste, education, media, law, state and society.
Gender economics is the critical study of economics and economies, with a focus on gender inclusive economic enquiries and policy analysis. Much focus is given on topics that have been neglected in the traditional economics such as care work, intimate partner violence, or non-market economic transactions.

STATEMENT OF THE PROBLEM
The problem of my study is 'The Gender Allocation of Household Resources among employed married couples in Goa. Goa is the party capital of India. It is one of the most open societies in the country. If the gender disparity comes out to be really harsh in Goa, we can only imagine the extent of the problem in the more conservative regions of our country.
The household resources include time, income, skills, capabilities and freedoms. The traditional wisdom propagates that by providing education and employment we can reduce the gender inequalities. This is only partially true. We have reduced the inequalities in the public arenas of life but within a house, these inequalities still exist. That is why this problem is very much important to analyze in the present time frame.

OBJECTIVES OF THE STUDY
- To understand the gap in the gender allocation of household resources among the employed married couples in North Goa district.
- To understand if the individuals are satisfied with the present levels of allocation of household resources.
- To check what the idea of "Intra-household Gender Equality" mean to different people.

RELEVANCE OF THE STUDY
It is true that the roles of women are growing the public arenas of life. But, within the four walls of household, the roles of women still remain more or less the same as it was two centuries back. Inside the house, the identity and the individuality of women are not yet accepted. A woman has no freedom

to determine the dress that she wears, the places of worship she can enter, and the things that she can do. Such thoughts are deep rooted in each and every one of us. Even after passing so many legislations for women empowerment, the day of bright sunshine of gender equality is still a long way away.

METHODOLOGY OF THE STUDY

I have opted for a flexible research design. The study was conducted in various households of the North Goa. A descriptive and a qualitative approach is mainly used in this study. Quantifiable variables were collected and analyzed through IBM SPSS. Since the study involves normative aspects, qualitative variables have to be included as well. Cross sectional data collected through primary survey is the core component of this study. A questionnaire/ schedule was prepared to collect primary data from the respondents living in Northern Goa. Snowball sampling technique was used for the collection of data. Data was collected through Google forms. The optimal sample size for this study is 30 households, i.e. 30 husbands and 30 wives.

STUDIES ON HOUSEHOLD ALLOCATION OF RESOURCES

Becker (1965) studied about *the allocation of time by households*. The households possess an important resource known as time and they would use that time to convert inputs into outputs. A part of their time is used for leisure which also forms a part of their consumption. Thus, each of the household members maximizes their utility and satisfaction. He introduced the concept of *the benevolent dictator*. He conceptualized that the family is patriarchal in nature. The benevolent patriarch allocates and distributes the household resources as per the needs of the other members. The benevolent dictator supposedly knows the utility requirements of the family members and he performs the allocation function sticking to that basic principle.

Sen (1999) in his reputed work *Development as Freedom* presents an alternative approach to development. Instead of the utility maximization approach, Amartya Sen gave a new definition for development. He advocated Development as Freedom. The Freedom to choose and freedom to be what you want to be. Instead of the basket of goods and services, Sen used a basket of capabilities and abilities that define the true role of an individual in a society. Sen's analysis may not be an exact model for the household allocation of resources, but his qualitative approach to include Freedom, Capabilities and Abilities is truly refreshing.

Rathnayaka and Weerahewa (2015) studied about the Gender allocation of household resources in Sri Lanka. The paper is titled as *An Analysis of Gender Differences in Intra-household Time Allocation of Rural Farm Families in Sri Lanka*. The results reveal that husbands allocate more hours to both paid and nonpaid work and fewer hours to care work than the wives. Interestingly, the results indicate that nonpaid work hours of one spouse have a significant negative effect on the other's nonpaid work, indicating the members jointly make time allocation decisions.

Hori et al (2015) studied about the intra-household allocation of resources in Japan. The article is titled as *New Evidence on Intra-Household Allocation of Resources in Japanese Households*. This paper reveals rather shocking revelations i.e. A father's spending on clothing is reduced when school-age daughters are present and a mother's spending on clothing is reduced when school-age sons are present in the household. Girls' clothing consumption is larger than that of boys. Even for educational spending, girls appear to be receiving more than boys in recent years.

RESEARCH GAP

As I have already reviewed the works on gender allocation of resources in countries like Sri Lanka and Japan, I found the findings to be quite astonishing. The allocation of household resources among men and women follow a similar trend. It is biased in favor of men. The Gap in Research is that such a study has not been done exclusively in Goa to understand the allocation of household resources here.

CAPABILITIES AND FREEDOMS

Capabilities are those abilities an individual might be born with or would have acquired along the due course of life. Freedoms are the means through which an individual can use his/her capabilities to

maximize one's welfare. It is the freedom to choose, the freedom to be and the freedom to express. Capabilities emerge out of Freedom and Freedom is the final goal of capabilities.

The major freedoms that we must discuss inside a household include: what kind of food to eat, what dress to wear, what kind of means of transport to use, whom to vote for, where to invest money, which channels to watch, what to speak, when to speak, when to come home etc.

GENDER SPECIFIC CONSUMPTION

Gender specific consumption of goods is based on gender segmentation of markets. Some products are marketed and sold with a particular gender label. For example, shaving creams, razors, deodorants, hair gels are mainly promoted as *masculine goods*. While some other goods are considered primarily as *feminine goods* viz. sanitary napkins, sarees, salwars, cosmetics etc. There is a third category of goods known as *neutral goods* which are used by both men and women. They include mobile phones, denims, T- shirts etc.

When we come to gender specific consumption, we see that the consumption expenditure for women is more when compared with men. This is because of a hidden cost known as *"Pink Tax"*. It is a gender-based price discrimination against women. It is believed that women, on average, pay about 7% more on the same product with a similar use instead of men. (New York City Department of Consumer Affairs study. This is because the products used by women are *less price elastic*. Even amidst, the higher prices, feminine hygiene products are demanded very highly. Another example to quote is the ongoing protest against the Gillette Company. For the Pink Razors (for women), they charge $ 3-4 more than what they charge for men. From scooters to shampoos, this gender segmentation of the markets exists.

DISPARITIES IN TIME ALLOCATION

Men and women tend to spend time differently when they are in their homes. Women tend to attend more household work compared to men while the male members are more inclined towards leisure. So, women knowingly or unknowingly substitute their leisure and work in the family so that their husbands can relax a bit. They sacrifice their leisure and engage in household work which do not yield any direct income or satisfaction. But it creates utility in terms of the finished product which they can also consume. More leisure for men and more household work for women is the gender disparity in the allocation of time in every household.

DATA ANALYSIS

1. AGE AND GENDER WISE CLASSIFICATION OF THE RESPONDENTS

Table 4.1 shows the age and gender wise classification of the respondents. The mean age of the male sample is 41.9 while the mean age of the female sample is 39.1

TABLE 4.1 AGE AND GENDER WISE CLASSIFICATION OF THE RESPONDENTS

Gender	Mean	N	Std. Deviation
Male	41.9000	30	8.34741
Female	39.1000	30	7.80075
Total	40.5000	60	8.13342

Source: Primary Survey

There is a mean age difference of 2.8 years between a husband and a wife. The standard deviation of the male age is 8.34 while that of the female age is 7.80.

2. GENDER BASED STATISTICS ON EDUCATION

Table 4.3 shows the gender-based statistics on education ion number of years. The mean number of years of education for the husbands are 17.23 with a variance of 3.49 while that of the wives are 16.70 with a variance of 4.83. As per our system of education, 17 years of schooling means an achievement of a basic degree. The highest attainment of education is a post graduate degree for both males and

	General	OBC	SC/ST
Households (f)	27	2	1
% of households	90	6.66	3.33

minimum educational qualification is class 12th. As per the above data, we see that the variance of females in terms of education in years is more than that of males.

TABLE 4.2 GENDER-BASED STATISTICS ON EDUCATION IN YEARS

Gender	Mean	N	Std. Deviation	Maximum	Minimum	Variance
Male	17.2333	30	1.86960	21.00	14.00	3.495
Female	16.7000	30	2.19953	21.00	14.00	4.838
Total	16.9667	60	2.04166	21.00	14.00	4.168

Source: Primary Survey

3. RELIGION WISE CLASSIFICATION OF THE RESPONDENTS

In short, about 56.7 % of the respondents are Christians, 6 % are Muslims and 26.9% are Hindus.

TABLE 4.3 RELIGION WISE CLASSIFICATION OF THE RESPONDENTS

RELIGION	Frequency	Percent
Christianity	27	90.0
Islam	3	10.0

Source: Primary Survey

4. SOCIAL GROUP-WISE CLASSIFICATION OF THE RESPONDENTS

Table 4.4 shows the social group-wise classification of the respondents. Out of the 30 households studied, 27 belong to the general category, while 2 households belong to the OBC and one household belongs to the SC.

TABLE 4.4: SOCIAL GROUP-WISE CLASSIFICATION
Source: Primary Survey

About 90% of the households under this study belong to the general category, 6.66 % of the households belong to the OBC and 3.33% of the households belong to the SC community.

5. GENDER-WISE EMPLOYMENT STATISTICS

63.3 % of the males and 33.4 % of the females are working in the public sector, 30% of the males and 43.3 % of the females are working in the private sector. 6.66% of the husbands and 23.34 of the wives are self-employed.

TABLE 4.5 GENDER WISE EMPLOYMENT STATISTICS OF THE RESPONDENTS

Gender	Public sector (f)	%	Private sector (f)	%	Self-Employment (f)	%
Male	19	63.3	9	30	2	6.66
Female	10	33.4	13	43.3	7	23.34

Source: Primary Survey

6. GENDER WISE CLASSIFICATION OF THE ASSETS OWNED BY THE RESPONDENTS

100 % of the male population own vehicles while only 30% of the female population own vehicles. 43.3 % husbands and 80 % wives own gold. 96.6 % males and 66.6% females have land property.

23.3% of the males own financial instruments. Women do not engage in financial investments because they are risk averters.

TABLE 4.6: GENDER WISE CLASSIFICATION OF THE ASSETS OWNED

| Assets owned	Gender			
	Males (f)	%	Females (f)	%
Vehicles	30	100	9	30
Gold	13	43.3	24	80
Property	29	96.6	20	66.6
Financial Instruments	7	23.3	0	0

Source: Primary Survey

7. GENDER BASED TIME ALLOCATION OF HOUSEHOLD WORK

TABLE 4.7 GENDER BASED TIME ALLOCATION OF HOUSEHOLD WORK

		Time Allocated for Housework					
		less than 2 hours (f)	%	2-4 hours (f)	%	4-6 hours (f)	%
Gender	Male	30	100	0	0	0	0
	Female	4	13.3	16	53.3	10	33.3

Source: Primary Survey

Fig 4.1 Gender Based Time Allocation of Household Work

GENDER BASED TIME ALLOCATION OF HOUSEHOLD WORK
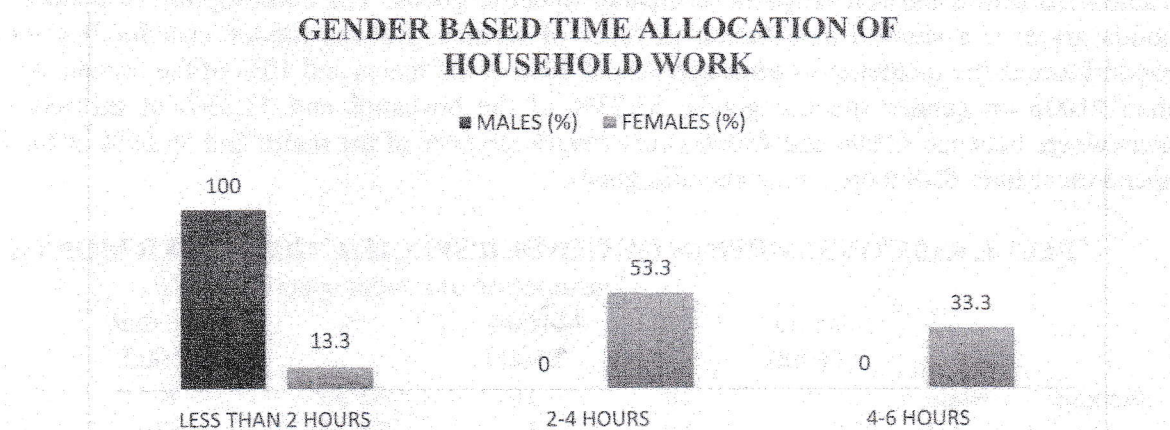
Source: Primary Survey

100 % of the husbands work for less than 2 hours while only 13.3 % of the wives work for less than 2 hours. 53.3 % of the women work for 2-4 hours daily while 33.3 % of the women work for more than 4 hours. We can clearly conclude that women do more household work compared to their husbands.

8. GENDER BASED TIME ALLOCATION OF LEISURE

All the husbands take more than an hour for leisure while 15 wives take less than one hour for leisure.

TABLE 4.8 GENDER BASED TIME ALLOCATION OF LEISURE

		TIME ALLOCATED FOR LEISURE					
		Less than one hour (f)	%	1-3 hours	%	More than 3 hours	%
	Male	0	0	10	33.33	20	66.66

Gender	Female	15	50	11	36.66	4	13.33

Source: Primary Survey

Table 4.8 shows that About 50% of the women take only less than an hour daily for leisure, while 33.33 % of the males, 36.66 % of the females enjoy 1-3 hours of leisure every day. 66.66% of the husbands and 13.33 % of the wives take more than 3 hours for leisure.

9. CONTRIBUTION TO ANNUAL FAMILY INCOME

Table 4.9 shows the gender-based contribution to the annual family income. Every husband contributes more than 25% of the total family income. 20 % of the wives contribute less than 25 % of the total annual family income.

TABLE 4.9 CONTRIBUTION TO ANNUAL FAMILY INCOME

		Contribution of the annual family income					
		Less than 25%	%	25-50%	%	50-75%	%	More than 75%	%
Gender	Male	0	0	11	36.66	13	43.33	6	20
	Female	6	20	15	30	9	30	0	0

Source: Primary Survey

36.66 % of the males and 30 % of the females contribute about 25-50% of the annual family income. A 50-75 % contribution to family income is made by 43.33 % of the husbands and 30 % of the wives. 20 % of the husbands contribute more than 75% of the annual family income.

10. CONSUMPTION OF GENDER SPECIFIC GOODS PER MONTH

Table 4.10 shows the consumption of Gender Specific goods. The consumption of gender specific goods gives us a skewed distribution in favor of women. But the hidden cost for this increasing expenditure is the incidence of *pink tax.* About 20% of the males and 10% of the females spend less than ₹1000 on gender specific goods. 53.33% of the husbands and 33.33% of the wives spend somewhere between ₹1000 and ₹5000 every month. 26.66% of the males and 56.66% of the females spend more than ₹5000 on gender specific goods.

TABLE 4.10 CONSUMPTION OF GENDER SPECIFIC GOODS PER MONTH

		Consumption of gender specific goods					
		Below ₹1000	%	₹1000-₹5000	%	More than ₹ 5000	%
Gender	Male	6	20	16	53.33	8	26.66
	Female	3	10	10	33.33	17	56.66

Source: Primary Survey

11. GENDER WISE ANALYSIS OF THE CAPABILITIES ACHIEVED SO FAR

Table 4.11 shows the gender wise analysis of the capabilities achieved so far. The entire male population have attained a driving license while only 70 % of women have acquired a driving license. 30% of the males and 10% of the females have a pan card. 80 % of the males and the females have attained the Aadhar Card. 100% of the husbands and 90 % of the females have acquired a bank a/c.

TABLE 4.11 GENDER WISE ANALYSIS OF THE CAPABILITIES ACHIEVED

CAPABILITIES	Gender			
	Male (f)	%	Female (f)	%
DRIVING LICENSE	30	100	21	70
PANCARD	9	30	3	10
AADHAR CARD	24	80	24	80

BANK A/C	30	100	27	90

Source: Primary Survey

12. SATISFACTION WITH THE PRESENT LEVELS OF HOUSEHOLD RESOURCE ALLOCATION.

Table 4.12 shows the satisfaction levels of various individuals with the present levels of household resource allocation. About 90% of the males and 40 % of the females are highly satisfied with the present levels of household resource allocation

TABLE 4.12 SATISFACTION WITH THE PRESENT LEVELS OF ALLOCATION

Satisfaction about the present allocation of household resources	Gender			
	Male	%	Female	%
Highly satisfied	27	90	12	40
Adjustable	3	10	15	50
Dissatisfied	0	0	6	20

Source: Primary Survey

13. PERCEPTION OF EQUALITY BETWEEN MEN AND WOMEN

Table 4.13 shows the perception of equality between men and women. 30% of the males and females believe that men and women are equal in absolute sense. 50% of the males and 40% of the females believe that men and women are almost equal. 20 % of the men and women feel that they are probably equal. 10% of the females believe that they are not equal to men.

TABLE 4.13 PERCEPTION OF EQUALITY MEN AND WOMEN

Perception about Equality between Men and Women	Gender			
	Male	%	Female	%
Absolutely	9	30	9	30
Almost	15	50	12	40
Probably	6	20	6	20
Never	0	0	3	10

Source: Primary Survey

CONCLUSION

These following conclusions were arrived at after the study.
- ❖ 30% of the males and females believe that men and women are equal in absolute sense. 50% of the males and 40% of the females believe that men and women are almost equal. 20 % of the men and women feel that they are probably equal. 10% of the females believe that they are not equal to men.
- ❖ About 90% of the males and 40 % of the females are highly satisfied with the present levels of household resource allocation.

RECOMMENDATIONS

- Women should be given more awareness about their social, economic and political rights.
- Promoting delayed marriages for women especially in conservative communities.
- Encouraging more contractual marriages instead of cohabitation.
- Encourage deliberations and discussions within the families to arrive at consensus.
- Preventing dowry system. Even though it is legally abolished, there is a widespread existence of this social evil in our community.
- Promoting more love marriages and letting girls choose their own grooms.

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APPENDIX
SURVEY SCHEDULE

1. GENDER: MALE ☐ FEMALE ☐

2. AGE: ☐

3. EDUCATION: 10TH ☐ 12TH ☐ DEGREE ☐ P.G ☐ OTHER ☐

4. RELIGION: CHRISTIANITY ☐ ISLAM ☐ HINDUISM ☐ OTHERS ☐

5. SOCIAL GROUP: GENERAL ☐ OBC ☐ SC/ST ☐

6. EMPLOYED IN: PUB SECTOR ☐ PVT SECTOR ☐ SELF EMPLOYMENT ☐

7. ASSETS OWNED: (MULTIPLE OPTION, IF ANY):
   VEHICLES ☐ GOLD ☐ PROPERTY ☐ FINANCIAL INSTRUMENTS ☐
   OTHER ASSETS ☐

8. TIME ALLOCATED FOR HOUSEHOLD WORK PER DAY:
   LESS THAN 2 HOURS ☐ 2- 4 HOURS ☐ 4-6 HOURS ☐

9. CONSUMPTION OF GENDER SPECIFIC GOODS PER MONTH:
   BELOW 1000 ☐ 1000- 5000 ☐ MORE THAN 5000 ☐

10. CAPABILITIES ACHIEVED SO FAR (MULTIPLE OPTIONS, IF ANY)
    DRVING LICENSE ☐ PAN CARD ☐ AADHAR ☐ BANK ACCOUNT ☐

11. ARE YOU SATISFIED WITH THE PRESENT LEVEL OF ALLOCATION OF HOUSEHOLD RESOURCES?
    HIGHLY SATISFIED ☐ ADJUSTABLE ☐ DISSATISFIED ☐

12. DO YOU BELIEVE THAT MEN AND WOMEN MEN AND WOMEN ARE EQUAL IN EVERY SENSE?
    ABSOLUTELY ☐ ALMOST ☐ PROBABLY ☐ NEVER ☐